

Scholarship Scams Scam Warning Signs

- You have to pay a fee
- Money-back offers or guarantees
- Credit card or bank account information required
- Provides “exclusive” information

Common Scams

“Phishing”

- Unsolicited emails that bear the logo of your bank or credit card
- Appear legitimate but are traps to lure you into giving out your personal or account information

NEVER give out Social Security, credit card or bank account numbers to unsolicited emails or calls

“Pharming”

- Unsolicited emails that encourage you to visit a website or click on suspicious links
- Make sure your inbox spam filters are up to date

BE CAREFUL about giving out your contact information or email address

Reporting Scams

National Fraud Information Center (NFIC)

File an online complaint at www.fraud.org

Federal Trade Commission (FTC)

File an online complaint at www.consumer.ftc.gov, call 202-326-2222, or write to: Federal Trade Commission Consumer Response Center
600 Pennsylvania Ave., NW
Washington, DC 20580

State Attorney General's Office

File your complaint with the Consumer Protection Division in your state. Visit www.naag.org to find your state Attorney General's Office

US Postal Inspection Service (USPIS)

File an online complaint involving mail fraud at www.uspis.gov, call the Crime Hotline at 877-876-2455 or write to: Criminal Investigations Service Center
433 W. Harrison Street, Room 3255
Chicago, IL 60699

Better Business Bureau (BBB)

File an online complaint about a business at www.bbb.org or call 703-276-0100

2025–2026 Key Dates for High School Students

September 2025

National College Savings Month

October 2025

FAFSA 2026–27 application period opens after Oct. 1st

November 2025

National Scholarship Month

December 2025

Fill out FAFSA ASAP to maximize chances for aid

January 2026

Complete FAFSA & Submit

February 2026

Financial Aid Awareness Month

April 2026

National Financial Literacy Month,
Federal income tax due for 2025 – April 15th

May 2026

National Candidates' Reply Date – May 1st

June 2026

Last day to submit 2025–26 FAFSA – June 30th

Test Information

Below is information on test entities and where to find test dates:

ACT (American College Testing)

www.actstudent.org

AP (Advanced Placement)

apcentral.collegeboard.com

CLEP (College-Level Examination Program)

clep.collegeboard.org

PSAT (Preliminary SAT) / NMSQT (National Merit Scholarship Qualifying Test)

www.satsuite.collegeboard.org/psat-nmsqt

SAT and SAT (Scholastic Assessment Test) Subject Tests

www.satsuite.collegeboard.org/sat

Financial Aid Important Resources

Fastweb

www.fastweb.com

Finaid

www.finaid.org

FAFSA

(Free Application for Federal Student Aid)
studentaid.gov/h/apply-for-aid/fafsa

CSS PROFILE

<https://cssprofile.collegeboard.com>

Financial Aid Calculators

www.finaid.org/calculators

Mapping Your Future

www.mappingyourfuture.org

Private Loans

Students should borrow with federal loans first which are cheaper, more available and have better repayment terms than private/student loans. Eligibility, interest rate and fees for private loans based on credit scores

More information on
private/alternative loans at
www.finaid.org/loans/

More Student Aid Resources

Scholarship Search

www.fastweb.com

AmeriCorps

www.americorps.gov

City Year

www.cityyear.org

Student Loans

www.studentaid.gov/understand-aid/types/loans

EduPASS: International Students

www.edupass.org

State Resources

www.finaid.org/state

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